

Information to identify the case:

Debtor 1	<u>Robert J. Jannone</u>	Social Security number or ITIN	xxx-xx-0801
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jeannette C. Jannone</u>	Social Security number or ITIN	xxx-xx-7845
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-31549-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert J. Jannone

Jeannette C. Jannone

5/12/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert J. Jannone
Jeannette C. Jannone
Debtors

Case No. 19-31549-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 12, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:

Recip ID	Recipient Name and Address
db	+ Robert J. Jannone, 130 Irene Ave., Buena, NJ 08310-9734
jdb	+ Jeannette C. Jannone, 130 Irene Ave., Buena, NJ 08310-9734
518570194	+ Atlantic County Board of Taxation, 5909 Main St # 2, Mays Landing, NJ 08330-1701
518570208	Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474
518670665	+ MidFirst Bank, Denise Carlon Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518570215	+ Old Hickory Buildings, 1091 N. Delsea Drive, Vineland, NJ 08360-2701
518570220	The Home Depot, PO Box 689100, Des Moines, IA 50368-9100
518570221	+ Theresa M. Sharpe, 321 Tuckahoe Rd., Vineland, NJ 08360-9243

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 12 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 12 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518659685	EDI: GMACFS.COM	May 13 2025 00:43:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519255332	+ EDI: AISACG.COM	May 13 2025 00:43:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518570192	+ EDI: GMACFS.COM	May 13 2025 00:43:00	Ally Financial, PO Box 130424, Saint Paul, MN 55113-0004
518570193	+ Email/Text: bankruptcy@pepcoholdings.com	May 12 2025 20:50:00	Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division, Penns Grove, NJ 08069-3600
518570195	EDI: BANKAMER2	May 13 2025 00:43:00	Bank Of America, PO Box 7047, Dover, DE 19903-7047
518649179	+ EDI: BANKAMER2	May 13 2025 00:43:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518570196	+ EDI: CITICORP	May 13 2025 00:43:00	Best Buy/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
518570197	+ Email/PDF: MarletteBKNotifications@resurgent.com	May 12 2025 21:00:57	Best Egg, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518570199	EDI: CAPITALONE.COM	May 13 2025 00:43:00	Capital One, PO Box 85015, Richmond, VA 23285-5015
518570202	+ EDI: CITICORP		

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		May 13 2025 00:43:00	CBNA, 1000 Technology Dr, Fallon, MO 63368-2239
518570198	Email/Text: amanda@cascollects.com		
		May 12 2025 20:51:00	Capital Collection Services, PO BOX 150, West Berlin, NJ 08091-0150
518587735	+ EDI: AIS.COM		
		May 13 2025 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518570200	+ EDI: CAPITALONE.COM		
		May 13 2025 00:43:00	Capital One Bank Usa Na, PO Box 30281, Salt Lake City, UT 84130-0281
518602170	+ EDI: AIS.COM		
		May 13 2025 00:43:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518570201	+ EDI: CAPITALONE.COM		
		May 13 2025 00:43:00	Capital One/Walmart, PO Box 30281, Salt Lake City, UT 84130-0281
518672404	EDI: CITICORP		
		May 13 2025 00:43:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518570203	+ EDI: CITICORP		
		May 13 2025 00:43:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
518570204	+ EDI: WFNNB.COM		
		May 13 2025 00:43:00	Comenity Capital Bank/Bosc, PO Box 182120, Columbus, OH 43218-2120
518570205	+ EDI: WFNNB.COM		
		May 13 2025 00:43:00	Comenity Capital/Boscovs, PO Box 182120, Columbus, OH 43218-2120
518570206	+ Email/PDF: creditonebknotifications@resurgent.com		
		May 12 2025 20:58:52	Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873
518570207	EDI: DISCOVER		
		May 13 2025 00:43:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
518585138	EDI: DISCOVER		
		May 13 2025 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518570211	EDI: IRS.COM		
		May 13 2025 00:43:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
518584072	EDI: JEFFERSONCAP.COM		
		May 13 2025 00:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518768803	Email/PDF: resurgentbknotifications@resurgent.com		
		May 12 2025 21:11:20	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519807971	+ Email/PDF: resurgentbknotifications@resurgent.com		
		May 12 2025 20:59:59	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519807972	+ Email/PDF: resurgentbknotifications@resurgent.com		
		May 12 2025 20:58:46	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518768804	+ Email/PDF: resurgentbknotifications@resurgent.com		
		May 12 2025 21:11:19	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518581640	Email/PDF: resurgentbknotifications@resurgent.com		
		May 12 2025 21:01:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518570213	Email/Text: EBN@Mohela.com		
		May 12 2025 20:50:00	Mohela/Dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
518579367	Email/Text: EBN@Mohela.com		
		May 12 2025 20:50:00	US Department of Education/MOHELA, 633 Spirit Dr, Chesterfield, MO 63005
518675529	+ EDI: AISMIDFIRST		
		May 13 2025 00:43:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518661837	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 12 2025 20:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

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518570212	EDI: AISMIDFIRST	May 13 2025 00:43:00	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
518570214	^ MEBN	May 12 2025 20:46:56	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519628760	EDI: PRA.COM	May 13 2025 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519628761	EDI: PRA.COM	May 13 2025 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518650224	EDI: PRA.COM	May 13 2025 00:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518570216	EDI: SYNC	May 13 2025 00:43:00	PayPal, PO Box 960006, Orlando, FL 32896-0006
518800475	EDI: Q3G.COM	May 13 2025 00:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518662311	EDI: Q3G.COM	May 13 2025 00:43:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
518800476	+ EDI: Q3G.COM	May 13 2025 00:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
518662315	EDI: Q3G.COM	May 13 2025 00:43:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518612440	Email/PDF: resurgentbknofications@resurgent.com	May 12 2025 20:58:49	Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518570217	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	May 12 2025 20:50:00	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
518570218	+ EDI: SYNC	May 13 2025 00:43:00	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
518570219	+ EDI: SYNC	May 13 2025 00:43:00	Syncb/PPC, PO Box 965005, Orlando, FL 32896-5005
518668150	^ MEBN	May 12 2025 20:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518573115	^ MEBN	May 12 2025 20:48:01	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518570222	+ EDI: BLUESTEM	May 13 2025 00:43:00	Webbank/ Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519255333	*+	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518570209	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518570210	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Seymour Wasserstrum	on behalf of Debtor Robert J. Jannone mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
Seymour Wasserstrum	on behalf of Joint Debtor Jeannette C. Jannone mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5